

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION

In re:

JEFFREY C CROSSON SR
CHRISTINE M CROSSON
Debtor(s)

Case No. 18-10800-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/06/2018.
- 2) The plan was confirmed on 09/20/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/09/2021.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,475.00.
- 10) Amount of unsecured claims discharged without full payment: \$43,469.02.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,530.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$4,530.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,850.67
Court Costs	\$0.00
Trustee Expenses & Compensation	\$384.17
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,234.84**

Attorney fees paid and disclosed by debtor: \$1,370.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP	Unsecured	819.00	819.49	819.49	17.46	0.00
BECKET & LEE, LLP	Unsecured	1,501.00	1,495.59	1,495.59	31.89	0.00
BEST BUY/CBNA	Unsecured	172.00	NA	NA	0.00	0.00
COMENITY BANK / NWYRK & CO.	Unsecured	192.00	NA	NA	0.00	0.00
COMENITY CAPITAL / BOSCOVS	Unsecured	140.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	44.00	NA	NA	0.00	0.00
COMENITY CAPITAL/HSN	Unsecured	376.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	16,114.00	14,718.56	NA	0.00	0.00
CW NEXUS CREDIT CARD HOLDING	Unsecured	1,095.00	939.40	939.40	20.00	0.00
FINANCIAL RECOVERIES	Unsecured	116.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	760.00	760.40	760.40	16.21	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	860.00	860.11	860.11	18.34	0.00
LVNV FUNDING LLC	Unsecured	1,492.00	1,492.69	1,492.69	31.82	0.00
LVNV FUNDING LLC	Unsecured	675.00	675.75	675.75	14.41	0.00
LVNV FUNDING LLC	Unsecured	1,494.00	1,490.93	1,490.93	31.74	0.00
MERRICK BANK	Unsecured	2,172.00	2,043.27	2,043.27	43.55	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,373.00	1,373.88	1,373.88	29.27	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	3,137.00	3,039.99	3,039.99	64.78	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	3,530.00	3,477.11	3,477.11	74.09	0.00
MOMA FUNDING LLC	Unsecured	1,022.00	1,201.88	1,201.88	25.59	0.00
MOMA FUNDING LLC	Unsecured	1,006.00	1,190.08	1,190.08	25.37	0.00
MOMA FUNDING LLC	Unsecured	44.00	239.79	239.79	5.11	0.00
MOMA FUNDING LLC	Unsecured	240.00	366.53	366.53	7.81	0.00
MOMA FUNDING LLC	Unsecured	148.00	871.19	871.19	18.56	0.00
MOMA FUNDING LLC	Unsecured	2,938.00	3,705.96	3,705.96	78.99	0.00
MOMA FUNDING LLC	Unsecured	349.00	465.10	465.10	9.91	0.00
MOMA FUNDING LLC	Unsecured	2,989.00	2,996.59	2,996.59	63.85	0.00
OCWEN LOAN SERVICING, LLC	Secured	81,659.80	79,568.20	350.95	350.95	0.00
PAYPAL CREDIT	Unsecured	3,334.59	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,543.00	5,373.95	5,373.95	114.51	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	728.00	728.17	728.17	15.50	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SELECT PORTFOLIO SERVICING INC	Secured	54,924.55	55,063.35	92.99	92.99	0.00
TD BANK USA NA	Unsecured	2,143.00	2,305.20	2,305.20	49.13	0.00
TD BANK USA NA	Unsecured	2,029.00	2,032.60	2,032.60	43.33	0.00
WELLS FARGO DEALER SERVICES	Unsecured	NA	1,169.81	NA	0.00	0.00
WELLS FARGO DEALER SERVICES	Secured	12,317.00	11,700.00	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$443.94	\$443.94	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$443.94	\$443.94	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$39,945.65	\$851.22	\$0.00

Disbursements:

Expenses of Administration	\$3,234.84
Disbursements to Creditors	<u>\$1,295.16</u>

TOTAL DISBURSEMENTS : **\$4,530.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/13/2021

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.